

Office Mailing Address:
Albert Russo, Trustee
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Trenton, NJ 08650-4853

Send Payments **ONLY** to:
Albert Russo, Trustee
PO Box 933
Memphis, TN 38101-0933

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE
REPORT OF RECEIPTS AND DISBURSEMENTS
Activity for the period from 01/01/2024 to 12/31/2024
Chapter 13 Case No. 24-16085 / CMG

Alan Houghton
Carrie Houghton

Petition Filed Date: 06/17/2024
341 Hearing Date: 07/18/2024
Confirmation Date: 11/06/2024

Case Status: Open / Confirmed

RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
07/10/2024	\$498.00		08/09/2024	\$230.00		08/23/2024	\$230.00	
09/09/2024	\$230.00		09/20/2024	\$230.00		10/04/2024	\$230.00	
10/08/2024	\$250.00		10/21/2024	\$230.00		11/01/2024	\$230.00	
11/07/2024	\$250.00		11/18/2024	\$338.00		12/02/2024	\$338.00	
12/13/2024	\$338.00		12/30/2024	\$338.00		12/31/2024	\$100.00	
Total Receipts for the Period: \$4,060.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$4,398.00								

DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	Alan Houghton	Debtor Refund	\$0.00	\$0.00	\$0.00
0	James J. Cerbone, Esq. »» ATTY DISCLOSURE	Attorney Fees	\$2,560.00	\$2,323.99	\$236.01
1	CAVALRY SPV I, LLC »» CITIBANK, NA	Unsecured Creditors	\$16,816.71	\$0.00	\$16,816.71
2	DISCOVER BANK	Unsecured Creditors	\$12,289.22	\$0.00	\$12,289.22
3	AMERICREDIT FINANCIAL SERVICES, INC. »» 2021 GMC SIERRA 1500	Debt Secured by Vehicle	\$847.70	\$0.00	\$847.70
4	DISCOVER PERSONAL LOANS	Unsecured Creditors	\$23,913.38	\$0.00	\$23,913.38
5	DISCOVER PERSONAL LOANS	Unsecured Creditors	\$19,243.66	\$0.00	\$19,243.66
6	INTERNAL REVENUE SERVICE »» 2022-2023	Priority Creditors	\$9,176.88	\$0.00	\$9,176.88
7	INTERNAL REVENUE SERVICE	Unsecured Creditors	\$552.14	\$0.00	\$552.14
8	TD RETAIL CARD SERVICES	Unsecured Creditors	\$1,016.40	\$0.00	\$1,016.40
9	MERCEDES-BENZ VEHICLE TRUST »» LEASE/2021 MERCEDES BENZ GLC	Debt Secured by Vehicle	\$179.40	\$0.00	\$179.40
10	CAPITAL ONE BANK (USA), N.A. »» HSBC BANK NEVADA, NA	Unsecured Creditors	\$1,989.03	\$0.00	\$1,989.03
11	CAPITAL ONE BANK (USA), N.A.	Unsecured Creditors	\$3,452.86	\$0.00	\$3,452.86
12	PORTFOLIO RECOVERY ASSOCIATES »» AMAZON	Unsecured Creditors	\$3,285.82	\$0.00	\$3,285.82
13	JPMORGAN CHASE BANK, NA	Unsecured Creditors	\$14,816.76	\$0.00	\$14,816.76
14	ALLY CAPITAL »» 2021 HYUNDAI TUCSON	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00

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15	JPMORGAN CHASE BANK, NA	Unsecured Creditors	\$14,011.14	\$0.00	\$14,011.14
16	RESURGENT RECEIVABLES, LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$4,996.52	\$0.00	\$4,996.52
17	QUANTUM3 GROUP LLC AS AGENT FOR »» ULTAMATE REWARDS MC	Unsecured Creditors	\$7,157.50	\$0.00	\$7,157.50
18	JEFFERSON CAPITAL SYSTEMS, LLC »» SYNCHRONY NETWORKS	Unsecured Creditors	\$1,961.05	\$0.00	\$1,961.05
19	PORTFOLIO RECOVERY ASSOCIATES »» VENMO	Unsecured Creditors	\$6,513.49	\$0.00	\$6,513.49
20	CITIBANK, N.A. »» MACY'S AMERICAN EXPRESS CARD	Unsecured Creditors	\$755.32	\$0.00	\$755.32
21	CARRINGTON MTG SERVICES, LLC »» P/137 RICHARD ST/1ST MTG/ORDER 8/21/24	Mortgage Arrears	\$11,374.94	\$0.00	\$11,374.94
22	CITIBANK, N.A. »» SEARS MC	Unsecured Creditors	\$2,227.75	\$0.00	\$2,227.75
23	CITIBANK, N.A. »» MY BEST BUY CREDIT CARD	Unsecured Creditors	\$11,606.07	\$0.00	\$11,606.07
24	BANK OF AMERICA	Unsecured Creditors	\$6,630.29	\$0.00	\$6,630.29
25	RESURGENT RECEIVABLES, LLC »» RESURGENT ACQUISITIONS LLC	Unsecured Creditors	\$553.28	\$0.00	\$553.28
26	TD BANK USA, NA	Unsecured Creditors	\$1,066.39	\$0.00	\$1,066.39
27	DISCOVER BANK »» P/137 RICHARD ST/2ND MTG	Mortgage Arrears	\$1,195.50	\$0.00	\$1,195.50
28	DISCOVER BANK »» 137 RICHARD ST/ATTY FEES 10/17/24	Mortgage Arrears	\$549.00	\$0.00	\$549.00
29	MERCEDES-BENZ VEHICLE TRUST »» 2021 MERCEDES GLC 300/ATTY FEES 10/21/2	Debt Secured by Vehicle	\$449.00	\$0.00	\$449.00
0	James J. Cerbone, Esq. »» ORDER 11/18/24/AMD 11/21/24	Attorney Fees	\$812.50	\$737.59	\$74.91

SUMMARY

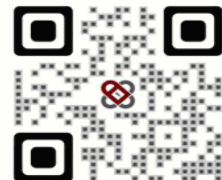
Summary of all receipts and disbursements from date filed through 1/23/2025:

Total Receipts:	\$4,398.00	Plan Balance:	\$37,858.00 **
Paid to Claims:	\$3,061.58	Current Monthly Payment:	\$724.00
Paid to Trustee:	\$317.11	Arrearages:	(\$592.00)
Funds on Hand:	\$1,019.31	Total Plan Base:	\$42,256.00

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****This is an approximate balance. Additional allowed claims and other variables may affect the amount to complete the plan.**